

Fast Facts

Security Freezes

The Financial Identity Fraud and Identity Theft Protection Act (FIFITPA) provides consumers an important protection against identity theft.



What is a Security Freeze?

Consumers can use a security freeze to combat this crime. A security freeze placed on a credit report prevents anyone from accessing your report without your permission. To place a freeze, you must contact each one of the major credit reporting agencies:

Equifax

www.freeze.equifax.com

800.685.1111 or TDD 800.255.0056
P.O. Box 105788, Atlanta, GA 30348

Experian

www.experian.com/freeze

888.EXPERIAN (397.3742) or TDD 8000.972.0322
P.O. Box 9554, Allen, TX 75013

TransUnion

www.transunion.com

888.909.8872 or TDD 877.553.7803
P.O. Box 6790, Fullerton, CA 92834

When the Freeze Is In Place:

1. New credit cannot be opened in your name.
2. The credit reporting agency must tell anyone trying to access your report that it is "frozen."
3. The credit reporting agency must tell you when there is a change to your personal information.

Thaw or Remove Your Freeze:

A security freeze may be temporarily removed, or “thawed,” at your request. The thaw can be for a specified time or a specific creditor. The credit reporting agency must thaw your freeze within 15 minutes of the request. You can also permanently remove the freeze.



It is **FREE** to place, thaw or remove a security freeze!

Helpful Tips:

- Visit the website or contact the credit reporting agency to see what is required to place a freeze.
- When you place a freeze on your report, you will receive a PIN that is needed to “thaw” or lift the freeze. Keep the PIN in a safe place you will remember.
- It takes time to place a freeze and to receive your PIN, especially if done through the mail. Keep this in mind if you are looking to buy a new car, get a new credit card, or engage in a transaction where someone will need access to your report.
- Always plan ahead when thinking of thawing or lifting a freeze.
- A freeze will not prevent someone from stealing and using your credit cards or checkbook. It only affects opening of new accounts.



South Carolina Department of Consumer Affairs
Toll-free at 1.800.922.1594 or 803.734.4200
Online at www.scconsumer.gov